

Abstract Of The Disclosure

A system for open electronic commerce having a customer trusted agent
5 securely communicating with a first money module, and a merchant trusted agent
securely communicating with a second money module. Both trusted agents are
capable of establishing a first cryptographically secure session, and both money
modules are capable of establishing a second cryptographically secure session. The
merchant trusted agent transfers electronic merchandise to the customer trusted
10 agent, and the first money module transfers electronic money to the second money
module. The money modules inform their trusted agents of the successful completion
of payment, and the customer may use the purchased electronic merchandise.

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